

2000 Consumer's Guide

MC+
Managed Care
in
Missouri



MC+ Managed Care

MC+ is a health insurance program. MC+ pays for health care. It gives you access to *doctors, hospitals and other health care providers*. You must meet income guidelines to be eligible for MC+. In order for some people to qualify, they can not have had health insurance for the past six months. Some MC+ members may have to pay a premium, copay or both. Premiums and copays are determined by family income. Each MC+ Managed Care member must have a Primary Care Provider (PCP). A PCP manages a member's health care. Some areas of the state do not have MC+ managed health care plans. Eligibles living in those areas will receive health care services through MC+ Fee-for-Service. MC+ Fee-for-Service members must go to MC+ approved providers for health care. Call 1-800-392-2161 for a list of MC+ approved providers.

Know Your Rights

You have the right to:

- ◆ Be treated with respect and dignity
- ◆ Receive needed medical services
- ◆ Privacy and confidentiality (including minor) subject to state and federal laws
- ◆ Select your own PCP
- ◆ Refuse care from a specific provider
- ◆ Receive information about your health care and treatment options
- ◆ Participate in decision-making about your health
- ◆ Have access to your medical records
- ◆ Have someone act on your behalf if you are unable to do so

Know Your Responsibilities

Learn the rules of your MC+ managed care plan before you get medical care. You have a responsibility to:

- ◆ Pick a primary care provider (PCP)
- ◆ Make and keep appointments, or call ahead to cancel
- ◆ If you have question about your health care, talk to your PCP or managed care plan
- ◆ Call your PCP before you get care from another provider, or you may have to pay the bill
- ◆ Only use the emergency room if your life is in danger
- ◆ Use urgent care facilities for urgent health care conditions that are not emergencies
- ◆ Eat right, exercise, get regular checkups, don't smoke and follow your PCP's instructions

Member Services Telephone Numbers

MC+ Plan	Customer Service	Nurse Helpline
Blue-Advantage Plus	888-279-8186	800-693-7153
Care Partners	800-684-5501	877-544-2273
Community Care Plus	800-875-0679	800-875-0679
Family Health Partners	800-347-9363	800-347-9369
FirstGuard Health Plan	888-828-5698	888-427-2286
HealthCare USA	800-566-6444	800-475-1142
HealthNet Med Missouri	800-858-2903	800-533-0844
Mercy MC+	800-796-0056	800-811-1187
Missouri Care	800-322-6027	888-884-2401

Eligibility and Enrollment Toll-free Numbers

If you want to know if you are eligible for MC+ healthcare coverage, call the MC+ Service Center at this toll-free number:

888-275-5908

This office can:

- ◆ answer your questions about eligibility for healthcare coverage,
- ◆ determine your eligibility for MC+,
- ◆ mail you an MC+ application,
- ◆ process your application.

You may also contact your county Division of Family Services office for information on MC+ and other medical assistance programs.

To enroll in a specific health plan call First Health toll-free at:

800-348-6627

State agencies you may contact about an MC+ managed care problem

Division of Medical Services

800-392-2161

Department of Insurance

800-726-7390

Complaint, Grievance, and Appeals Procedure

If your Health Plan services are reduced, denied, or terminated

- ◆ You can submit a written or verbal **COMPLAINT** to the Plan.
- ◆ Ask to meet with a Plan representative about your complaint.
- ◆ If you disagree with the decision on your complaint, you may file a written **GRIEVANCE**.
 - ◆ You must do so within **90 days** of the decision on your complaint.
 - ◆ The Health Plan must respond within **30 days**.
- ◆ A final step, if needed, is to file a written **APPEAL**.
 - ◆ You must do so within **90 days** of the decision on your grievance.
 - ◆ The Health Plan must respond within **60 days**.
- ◆ If you want a second opinion you may request one by calling your Primary Care Provider or a Customer Service Representative.
- ◆ You have the right to a fair hearing by the State about your problem. To find out about your rights, phone: **1-800-392-2161** or write: Recipient Services Missouri Division of Medical Services P.O. Box 6500, Jefferson City, MO 65102.

For further information about this Consumer's Guide, contact:

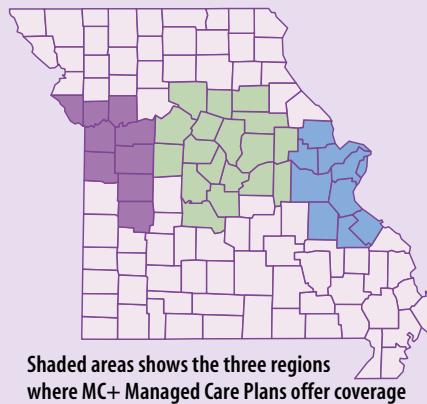
Health Care Performance Monitoring Bureau
Missouri Dept. of Health
P.O. Box 570, Jefferson City, MO 65102-0570
(573) 526-2812

Missouri Department of
HEALTH
Maureen E. Dempsey, M.D. – Director

The Missouri Department of Health has attempted to publish accurate information based upon common definitions. The data reported in this brochure are based on plan performance during 1999. Managed care plans were given an opportunity to review and correct the data presented. Other corrections or suggestions should be forwarded to the Center for Health Information Management and Evaluation, Missouri Department of Health, PO Box 570, Jefferson City, MO 65102. Our telephone number is (573) 526-2812. A companion technical report, containing the data and statistical formulas used, is also available for \$10.

The Missouri Department of Health is an equal opportunity/affirmative action employer. Services are provided on a nondiscriminatory basis. This information is available in alternate formats to citizens with disabilities.

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2000 Consumer's Guide to MC+ Managed Care in Missouri

Use this chart to see how your health plan is doing compared to others.

MC+ Plan	Women's Health				Children's Conditions					General Health	
	Women's Cancers		Plan Reminders	Check-ups for Cervix Cancer	C-Section Deliveries of Babies	Early Care for Pregnant Women	Childhood Immunization (by age 2)	Adolescent Immunization (by age 13)	Yearly Dental Check-up	Children's Conditions	Other Conditions
	Screening	Educational Information	Pap Test (P) Mammogram (M)						Screening	Educational Information	Screening
Eastern Region											
Care Partners	none	none	P	●	●	●	○	○	○	S A	S A
Community Care Plus	B C	B C	none	●	●	○	●	○	●	S A	A
Healthcare USA of Missouri — Eastern	B C O	none	none	●	●	●	○	○	●	S A	A
Mercy MC+	none	B C O	P M	○	○	●	○	○	N/A	A	A
Central Region											
Healthcare USA of Missouri — Central	B C O	none	none	●	○	●	○	○	NR	S A	A
Missouri Care Health Plan	B C O	B C	P M	●	●	●	●	○	○	S A	S A
Western Region											
Blue-Advantage Plus	B C	none	P M	○	●	●	○	○	○	A	A
Family Health Partners	B C O	none	P M	●	●	●	●*	○*	●	S A	A
FirstGuard Health Plan	none	B	none	●	●	●	●	○*	●	A	none
HealthNet Med Missouri	none	none	none	●	●	●	○	○	○	A	A

Cancers of the Breast, Cervix, and Ovary need to be found and treated early to fight them successfully. Educational brochures, booklets, or videos can help women understand these cancers and methods for treating them. This information can tell you if you might be at risk for getting these diseases. If at risk, you should be checked as often as your doctor thinks is best. MC+ plans above with a "B", "C" or "O" in the screening column have programs to encourage at risk people to get their screenings to find that cancer. MC+ plans with "B", "C" or "O" in the information column target educational materials to these people at risk for that cancer.

Plan Reminder Phone Calls or Letters about Pap tests and mammograms help you remember to go in, when your doctor wants you to, for cancer prevention checkups. MC+ plans that offer these reminders have either a "M" for mammogram (also called a breast x-ray) or a "P" for Pap test in this column. Department of Health believes it is better to be reminded of both.

Checkups for Cervix Cancer use a Pap test to find cancer before it spreads. MC+ plans that score high do a better job of getting women members to the doctor for their yearly checkup.

C-Section Deliveries of Babies should not be done unless your doctor says it is necessary. Mother and baby take much longer to recover from these deliveries. MC+ plans that had fewer members receiving cesarean sections were scored higher.

Early Care for Pregnant Women often means healthier babies and quicker recoveries after delivery. MC+ plans with a high score had the most mothers who had at least one doctor visit during the first three months of pregnancy.

At Yearly Dental Checkups, teens and children get tooth and gum problems fixed, and they learn how to take care of their teeth. MC+ plans that scored high were the best at getting members in for a yearly visit to a dentist.

Immunizations for Ages 2 and 13. By age two, children need shots for diphtheria, tetanus (lock-jaw), whooping cough, polio, measles-mumps-rubella (MMR), flu, and hepatitis B. By age 13, children need hepatitis B and an MMR booster. MC+ plans having less than 50% of members with shots at these ages scored low. No one scored high by the Department of Health's standards (70% or greater). Still, MC+ plans marked with an "*" got much better rates of immunization than the others.

Sickle Cell Anemia and Asthma often show up during childhood. Sickle cell diseases are inherited blood problems found mainly in people with families from Africa, the Caribbean, the Mediterranean, Middle East and South Asia. People with sickle cell diseases feel weak, have attacks of pain, and get sick easily. Asthma makes breathing hard and is usually triggered by allergies, exercise or viruses. Finding this early and staying on treatment can control these diseases. An "S" (=sickle cell) or "A" (= asthma) in these columns show which MC+ plans have programs to encourage at-risk people to get their screenings for finding these diseases and to offer informational materials to them.

Diabetes and Depression diseases can strike anyone, especially kids, teens, and older people. Major depression can make a person feel unusually mad, lonely, or sad and even suicidal. Diabetes is a blood sugar problem. Most diabetes shows up after age 40, but children can get it, too. Pills can control both diseases and diabetics often do not need insulin shots. Help prevent these diseases by keeping your weight down, eating healthy, and exercising. "Db" (=diabetes) or "D" (=depression) in the columns above show which MC+ plans have programs to encourage at-risk people to get their screenings for finding diabetes or depression and to offer informational materials to them.

Performance Levels

- — High/Good
- — Average
- — Low/Needs Improvement
- N/A — Score not available
- NR — Not reported by plan